

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Rose A Harbaugh
Debtor

Case No. 25-00790-HWV
Chapter 13

District/off: 0314-1
Date Rcvd: Apr 25, 2025

User: AutoDocke
Form ID: ntcnfhrg

Page 1 of 3
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 27, 2025:

Recip ID	Recipient Name and Address
db	+ Rose A Harbaugh, 18 S 6th Ave, Lebanon, PA 17042-5624
5698584	+ Orlans Law Group PC, 200 Eagle Rd, Wayne, PA 19087-3115

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5698532	+ Email/PDF: AffirmBKNotifications@resurgent.com	Apr 25 2025 18:43:50	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
5698542	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 25 2025 18:42:51	Cap1/kohls, Attn: Bankruptcy, Po Box 3043, Milwaukee, WI 53201-3043
5698543	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 25 2025 18:42:38	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5698546	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 25 2025 18:43:28	Citibank, Citicorp Cr Svrs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
5698547	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 25 2025 18:43:28	Citibank/The Home Depot, Citicorp Cr Svrs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
5698548	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 25 2025 18:39:00	Comenity Bank/Maurices, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5698549	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 25 2025 18:39:00	Comenity Capital/famous, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5698550	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 25 2025 18:39:00	Comenity/Big Lots, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
5698551	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 25 2025 18:39:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
5698552	+ Email/Text: bankruptcy@fultonbank.com	Apr 25 2025 18:39:00	Fulton Bank N.a, Po Box 4887, Lancaster, PA 17604-4887
5698553	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Apr 25 2025 18:39:00	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
5698556	Email/Text: EBN@Mohela.com	Apr 25 2025 18:39:00	Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
5700971	Email/Text: EBN@Mohela.com	Apr 25 2025 18:39:00	US Department of Education/MOHELA, 633 Spirit Dr., Chesterfield, MO 63005
5698555	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 25 2025 18:43:26	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
5698583	+ Email/Text: ext_ebn_inbox@navyfederal.org	Apr 25 2025 18:39:00	Navy Federal Credit Union, Attn: Bankruptcy, Po

5698586	Email/PDF: PRA_BK2_CASE_UPDATE@portfolioconversion.com	Apr 25 2025 18:43:26	Box 3302, Merrifield, VA 22119-3302
5698585	Email/PDF: ebnotices@pnmac.com	Apr 25 2025 18:42:49	Portfolio Recovery Associates, 120 Corporate Boulevard, Norfolk, VA 23502
5704454	Email/Text: bnc-quantum@quantum3group.com	Apr 25 2025 18:39:00	Pennymac, P.O. Box 514387, Los Angeles, CA 90051-4387
5698587	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 25 2025 18:42:49	Quantum3 Group LLC as agent for, Concora Credit Inc., PO Box 788, Kirkland, WA 98083-0788
5698588	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 25 2025 18:43:28	Synb/Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5698589	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 25 2025 18:42:38	Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5698590	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 25 2025 18:42:44	Synchrony Bank/TJX, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
5698591	+ Email/Text: bncmail@w-legal.com	Apr 25 2025 18:39:00	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
			Target NB, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5698540	*+	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
5698541	*+	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
5698533	*+	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
5698534	*+	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
5698535	*+	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
5698536	*+	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
5698537	*+	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
5698538	*+	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
5698539	*+	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
5698544	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5698545	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5698554	*+	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
5698557	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
5698558	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
5698559	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
5698560	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
5698561	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
5698562	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
5698563	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
5698564	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
5698565	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
5698566	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
5698567	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
5698568	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:,

Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
5698569 *P++ MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
5698570 *P++ MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
5698571 *P++ MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
5698572 *P++ MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
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5698577 *P++ MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
5698578 *P++ MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
5698579 *P++ MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
5698580 *P++ MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
5698581 *P++ MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
5698582 *P++ MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005

TOTAL: 0 Undeliverable, 38 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 27, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 25, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com
Matthew Lazarus	on behalf of Debtor 1 Rose A Harbaugh matthew@lazaruslawoffice.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA

In re:

Rose A Harbaugh, Chapter 13

Debtor 1

Case No. 1:25-bk-00790-HWV

Notice

The hearing on confirmation of the Plan of reorganization of Debtor 1 is scheduled for the date indicated below.

May 21, 2025 is the deadline for filing objections to confirmation of the Plan. Please note that evidentiary hearings will not be conducted at the time of the confirmation hearing. If it is determined during the confirmation hearing that an evidentiary hearing is required, the evidentiary hearing will be scheduled for a future date. The confirmation hearing scheduled below will be called even if an amended plan is filed before the hearing or a notice with a different hearing date is filed by counsel.

United States Bankruptcy Court Sylvia H. Rambo US Courthouse, Bankruptcy Courtroom 4B, 1501 N. 6th St, Harrisburg, PA 17102	Date: May 28, 2025 Time: 09:30 AM
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A copy of the Plan can be obtained by accessing the case docket through PACER, or from the Bankruptcy Clerk's Office at the address listed below during normal business hours.

Initial requests for a continuance of hearing (*L.B.F. 9013-4, Request to Continue Hearing/Trial with Concurrence*) shall be filed with the Court. Requests received by the Court within twenty-four (24) hours of the hearing will not be considered except in emergency situations. Additional requests for continuance must be filed as a Motion.

Requests to participate in a hearing remotely shall be made in accordance with L.B.R. 9074-1.

Photo identification is required upon entering the Courthouse.

Address of the Bankruptcy Clerk's Office: Sylvia H. Rambo US Courthouse 1501 N. 6th Street Harrisburg, PA 17102 (717) 901-2800	For the Court: Seth F. Eisenberg Clerk of the Bankruptcy Court: By: DaneishaDunbarYancey, Deputy Clerk
Hours Open: Monday – Friday 9:00 AM – 4:00 PM	Date: April 25, 2025

ntcnfhrg (08/21)